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Case 14-24223-KCF Doc 1 Filed 07/11/14 Entered 07/11/14 12:25:21 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 15

United Sta Distr	ntes Ba							Volu	ıntary Petition	
Name of Debtor (if individual, enter Last, First, Midd Rubin, Jonathan	lle):			Name of J	oint Debt	or (Spo	use) (Last, First,	Middle):		
All Other Names used by the Debtor in the last 8 yea (include married, maiden, and trade names):	rs						e Joint Debtor i nd trade names)		years	
Last four digits of Soc. Sec. or Individual-Taxpayer I (if more than one, state all): 4710	D. (ITIN)	/Com	plete EIN	Last four of				axpayer I.D). (ITIN) /Complete EIN	
Street Address of Debtor (No. & Street, City, State & 1120 Lexington Ave Lakewood, NJ	Zip Code):		Street Add	lress of Jo	oint Deb	tor (No. & Stree	et, City, Sta	te & Zip Code):	
Lakewood, NJ	ZIPCODI	ZIPCODE 08701-1865				ZIPCODE				
County of Residence or of the Principal Place of Bus						ce of Busin	ess:			
Mailing Address of Debtor (if different from street ac	ddress)			Mailing A	ddress of	Joint Do	ebtor (if differen	nt from stree	et address):	
	ZIPCODI	Е						2	ZIPCODE	
Location of Principal Assets of Business Debtor (if d	ifferent fro	m stre	et addres	s above):						
	1							2	ZIPCODE	
Type of Debtor (Form of Organization) (Check one box.)			(Check	of Business one box.)			the Petitio	n is Filed (Code Under Which Check one box.)	
Individual (includes Joint Debtors)			re Busine set Real F	ss Estate as defined i	in 11		napter 7 napter 9		oter 15 Petition for gnition of a Foreign	
See Exhibit D on page 2 of this form.	U.S	.C. §	101(51B)	istate as defined.		Cl	napter 11	Main	Proceeding	
Corporation (includes LLC and LLP) Partnership		lroad ekbrok	er				napter 12 napter 13		oter 15 Petition for gnition of a Foreign	
Other (If debtor is not one of the above entities,	Con	nmodi	ty Broker						nain Proceeding	
check this box and state type of entity below.)	Clea	aring I er	Bank					Nature of Debts (Check one box.)		
Chapter 15 Debtor						√ De	ebts are primaril			
Country of debtor's center of main interests:		(0		mpt Entity			ots, defined in 1 01(8) as "incum		business debts.	
Each country in which a foreign proceeding by,	Deb			if applicable.) npt organization	under		lividual primaril			
regarding, or against debtor is pending:			f the Unite evenue C	ed States Code (t	he		rsonal, family, o	r house-		
Filing Fee (Check one box)	Titte	mai K	evenue C	oue).			pter 11 Debtors			
Full Filing Fee attached			Check o	ne box:		Chaj	peer 11 Debeer	,		
				or is a small busi or is not a small l						
Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the court		ls	Check if		Jusiness C	ieotoi as	s defined in 11 C	J.S.C. § 10	I(31D).	
consideration certifying that the debtor is unable to except in installments. Rule 1006(b). See Official	pay fee		Debto						o insiders or affiliates) are less	
						,				
Filing Fee waiver requested (Applicable to chapter only). Must attach signed application for the court		ials		Il applicable bo in is being filed v		etition				
consideration. See Official Form 3B.			Acce	ptances of the pla	an were so	olicited	prepetition from	one or mor	re classes of creditors, in	
Statistical/Administrative Information			accor	dance with 11 U	.S.C. § 11	126(b).			THIS SPACE IS FOR	
Debtor estimates that funds will be available for o	distribution	ı to un	secured c	reditors.					COURT USE ONLY	
Debtor estimates that, after any exempt property distribution to unsecured creditors.	is excluded	d and a	ndministra	ntive expenses pa	id, there v	will be n	o funds availab	le for		
Estimated Number of Creditors		_			Н		Н	П		
1-49 50-99 100-199 200-999 1,00	0-	5,001	-	10,001-	□ 25,001-		∐ 50,001-	Over		
5,00		10,00		25,000	50,000		100,000	100,000	_	
Estimated Assets				П			П	П		
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,0	00,001 to	\$10,0	000,001	\$50,000,001 to	\$100,00	00,001	\$500,000,001	More than		
\$50,000 \$100,000 \$500,000 \$1 million \$10	million			\$100 million			to \$1 billion	\$1 billion		
Estimated Liabilities		П		П			П	П		
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,0				\$50,000,001 to			\$500,000,001	More than	1	

Case 14-24223-KCF Doc 1 Filed 07/11/1 B1 (Official Form 1) (04/13) Document	L4 Entered 07/11/14 1 Page 2 of 15	.2:25:21 Desc Main
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Rubin, Jonathan	- 480
All Prior Bankruptcy Case Filed Within Last	t 8 Years (If more than two, attac	h additional sheet)
Location Where Filed: New Jersey	Case Number: 12-19352	Date Filed: 4/10/2012
Location Where Filed: N/A	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties of the attorney for the petitioner restant I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available until the second complete.)	if debtor is an individual imarily consumer debts.) mamed in the foregoing petition, declare that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify notice required by 11 U.S.C. § 342(b).
	X /s/ Timothy P. Neumann Signature of Attorney for Debtor(s)	, Esq. 7/11/14
or safety? Yes, and Exhibit C is attached and made a part of this petition. No Exhi (To be completed by every individual debtor. If a joint petition is filed, ea Exhibit D completed and signed by the debtor is attached and ma	ach spouse must complete and atta	ch a separate Exhibit D.)
Exhibit D also completed and signed by the joint debtor is attached	ed a made a part of this petition.	
 ✓ Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 ☐ There is a bankruptcy case concerning debtor's affiliate, general place of business or assets in the United States I 	oplicable box.) of business, or principal assets in the days than in any other District. partner, or partnership pending in tace of business or principal assets but is a defendant in an action or pro-	this District. in the United States in this District, occeding [in a federal or state court]
in this District, or the interests of the parties will be served in reg	-	
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	licable boxes.)	-
(Name of landlord that	at obtained judgment)	
(Address o	of landlord)	
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for post	e circumstances under which the de	
☐ Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become due du	aring the 30-day period after the
Debtor certifies that he/she has served the Landlord with this cert	ification (11 II S.C. & 362(1))	

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Rubin, Jonathan

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Jonathan Rubin Jonathan Rubin Signature of Debtor Χ Signature of Joint Debtor Telephone Number (If not represented by attorney)

Signature of Attorney*

 X /s/ Timothy P. Neumann, Esq.

Signature of Attorney for Debtor(s)

July 11, 2014

Date

Timothy P. Neumann, Esq. TN6429 **Broege Neumann** Fischer & Shaver 25 Abe Voorhees Dr Manasquan, NJ 08736 (732) 223-8484 Fax: (732) 223-2416 timothy.neumann25@gmail.com

July 11, 2014

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of	Authorized In	dividual		
Printed Nar	ne of Authorize	ed Individual		
Title of Aut	horized Individ	lual		

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

gnature of F	oreign Represent	ative	
inted Name	of Foreign Repre	esentative	

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address		

Signature			

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Case 14-24223-KCF B1D (Official Form 1, Exhibit D) (12/09)

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IN RE:		Core No.
		Case No Chapter 7
Rubin, Jonathan	Debtor(s)	Chapter <u>I</u>
EXHI		R'S STATEMENT OF COMPLIANCE ING REQUIREMENT
do so, you are not eligible to whatever filing fee you paid	o file a bankruptcy case, and the coul, and your creditors will be able to uptcy case later, you may be require	statements regarding credit counseling listed below. If you cannot art can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed ed to pay a second filing fee and you may have to take extra steps
	file this Exhibit D. If a joint petition is ow and attach any documents as dire	filed, each spouse must complete and file a separate Exhibit D. Check cted.
the United States trustee or b performing a related budget a	ankruptcy administrator that outlined	se, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the agh the agency.
the United States trustee or b performing a related budget a a copy of a certificate from th	ankruptcy administrator that outlined nalysis, but I do not have a certificate	se, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me if from the agency describing the services provided to me. You must file ided to you and a copy of any debt repayment plan developed through id.
days from the time I made i		oproved agency but was unable to obtain the services during the sever nt circumstances merit a temporary waiver of the credit counseling igent circumstances here.]
you file your bankruptcy per of any debt management pla case. Any extension of the 3 also be dismissed if the cou- counseling briefing.	tition and promptly file a certificate in developed through the agency. Figure 0-day deadline can be granted only rt is not satisfied with your reason	obtain the credit counseling briefing within the first 30 days after from the agency that provided the counseling, together with a copy ailure to fulfill these requirements may result in dismissal of your for cause and is limited to a maximum of 15 days. Your case may s for filing your bankruptcy case without first receiving a credi
motion for determination by	the court.]	use of: [Check the applicable statement.] [Must be accompanied by a by reason of mental illness or mental deficiency so as to be incapable.
of realizing and makir Disability. (Defined i participate in a credit	ng rational decisions with respect to fi	nancial responsibilities.); y impaired to the extent of being unable, after reasonable effort, to
5. The United States trusted does not apply in this district.		termined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of pe	erjury that the information provide	ed above is true and correct.
Signature of Debtor: /s/.lona	athan Rubin	

Date: July 11, 2014

Case 14-24223-KCF Doc 1 Filed 07/11/14 Entered 07/11/14 12:25:21 Desc Main B6 Summary (Official Form 6 - Summary) (12/13)

Page 5 of 15 Document **United States Bankruptcy Court**

District of New Jersey

IN RE:		Case No.
Rubin, Jonathan		Chapter 7
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 1,886,000.00		
B - Personal Property	Yes	3	\$ 5,938.01		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	4		\$ 2,425,270.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		\$ 5,567,072.46	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			\$ 3,823.23
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ 7,810.00
	TOTAL	30	\$ 1,891,938.01	\$ 7,992,342.46	

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IN RE:		Case No.
Rubin, Jonathan		Chapter 7
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 19,914.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 19,914.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 3,823.23
Average Expenses (from Schedule J, Line 22)	\$ 7,810.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 2,726.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$	551,544.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$	0.00
4. Total from Schedule F		\$:	5,567,072.46
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ (6,118,616.46

Aes/njhighed PO Box 2461 Harrisburg, PA 17101

Aes/njhighed AES/DDB PO Box 8183 Harrisburg, PA 17105-8183

Alliance One Receivables Managment 1684 Woodlands Dr Ste 150 Maumee, OH 43537-4026

Amazon.Com, Inc. Corporation Service Company 300 Deschutes Way SW Ste 34 Tumwater, WA 98501-7719

American Water 1025 Laurel Oak Rd Voorhees, NJ 08043-3506

Assets Acceptance Corp National Enterprise Sytems 29125 Solon Rd Solon, OH 44139-3442

AT&T PO Box 8212 Aurora, IL 60507-8212

Aurora Bank FSB 10350 Park Meadows Dr Lone Tree, CO 80124-6800 Avrohom Zwickack 17 4th St Lakewood, NJ 08701-3224

Bank Of America C/O ACI 35A Rust Ln Boerne, TX 78006-8202

Bank Of America PO Box 15026 Wilmington, DE 19850-5026

Bankamerica PO Box 15168 Wilmington, DE 19850-5168

Benjamin Dembitzer 523 E 9th St Brooklyn, NY 11218-5207

Bernard Rubin Razelle Rubin 596 E 8th St Brooklyn, NY 11218-5906

Bernard Rubin 596 E 8th St Brooklyn, NY 11218-5906

Bk Of Amer 4161 Piedmont Parkway Greensboro, NC 27410 Blue Mountain Health Sytems 135 Lafayette Ave Palmerton, PA 18071-1518

Brad Layton, Esq J P Morgan Legal Dept 900U US Highway 9 N Woodbridge, NJ 07095

Broad Mountain Emer PO Box 37956 Philadelphia, PA 19101-0556

Cap One Po Box 85015 Richmond, VA 23285

Capital 1 Bank Attn: Bankruptcy Dept. PO Box 30285 Salt Lake City, UT 84130-0285

Chase 201 N. Walnut St//del-1027 Wilmington, DE 19801

Chicago Titl Ins Co 211 South 67th Street Suite 210 Omaha, NE 68106

Children's Hopital Of Philadelphia Physician Billing PB Corp P O Box 8500 Philadelphia, PA 19178-8500 Connected PO Box 52278 Newark, NJ 07101-0220

Credit One Bank PO Box 98873 Las Vegas, NV 89193-8873

Credit One Bank Na Po Box 98872 Las Vegas, NV 89193

Diagnostic Laboratory Services PO Box 66799 Falmouth, ME 04105-6799

Ebay, Inc. 2145 Hamilton Avenue San Jose, CA 95125

Ellenbille Regional Hospital 10 Healthy Way Ellenville, NY 12428-5612

Enhanced Recovery Company 8014 Bayberry Rd Jacksonville, FL 32256-7412

Ewing Twp Tax Office 2 Jake Garzio Dr Ewing, NJ 08628-1544

Exchange Telecom PO Box 189112 Brooklyn, NY 11218-9112 First Energy JCP&L Revenue Group 4780 Hinckley Ind Pkwy Cleveland, OH 44109-6003

Frost Arnett Co PO Box 1022 Wixom, MI 48393-1022

GE Money Bank Attn: Bankruptcy Dept PO Box 103104 Roswell, GA 30076-9104

Glena Unger 314 Miller Rd Lakewood, NJ 08701-2337

Helene Zimmerman Eliyahou Zimmerman 7908 21st Ave Brooklyn, NY 11214-1948

Helene Zimmerman 7908 21st Ave Brooklyn, NY 11214-1948

Home Depot Credit Services PO Box 653002 Dallas, TX 75265-3002

Ideal Insurance 326 3rd St Lakewood, NJ 08701-6300 JCP&L PO Box 3687 Akron, OH 44309-3687

Jest Holdings 905 E Kennedy Blvd Lakewood, NJ 08701

Linda Turner 127 Winding Ridge Dr Neptune, NJ 07753

MCC Construction 152 James St Lakewood, NJ 08701-4101

Mccarthy Burgess & Wolff 26000 Cannon Rd Bedford, OH 44146-1807

Menachem Gulfruend 20 5th St Lakewood, NJ 08701-3239

Monmouth Medical Center PO Box 903 Oceanport, NJ 07757-0903

Monmouth Medical Imaging Dept #88679 PO Box 1259 Oaks, PA 19456-1259

Ncb Management Services PO Box 1099 Langhorne, PA 19047-6099 New Jersey American Water PO Box 578 Alton, IL 62002-0578

New Jersey Natural Gas 1415 Wyckoff Road Belmar, NJ 07715-0001

Palmerton Hospital 135 Lafayette Ave Palmerton, PA 18071-1518

Penn Credit PO Box 1259 Oaks, PA 19456-1259

Pro Bank 536 North Monroe Street Suite 400 Tallahassee, FL 32301

Revel Topas, Esq 575 Acquisitions 319 E 7th St Lakewood, NJ 08701-2008

Rickart Collection Systems Inc 575 Milltown Rd North Brunswick, NJ 08902-3321

Schacher Prtnovy LLC 3490U US Highway 1 Ste 6 Princeton, NJ 08540 Select Portfolio Servicing PO Box 65250 Salt Lake City, UT 84165-0250

Select Portfolio Svcin Po Box 65250 Salt Lake City, UT 84165

Senex Services Corp 333 Founds Rd Indianapolis, IN 46268

Shrewsbury Diagnostic Imaging PO Box 20521 Newark, NJ 07101-5521

Sovereign Bank Maile Code 10 421 CN2 PO Box 12646 Reading, PA 19612-2646

Syncblowbrcp P.o. Box 965005 Orlando, FL 32896

Td Bank N.a. PO Box 1377 Lewiston, ME 04243-1377

Td Bank N.a. 32 Chestnut St Lewiston, ME 04240

Teich Groh
691 State Highway 33
Trenton, NJ 08619-4407

Tovia Horowitz 22 14th St Lakewood, NJ 08701-1915

Township Of Lakewood Tax Collector 231 3rd St Lakewood, NJ 08701-3220

Verizon PO Box 4648 Trenton, NJ 08650-4648

Verizon P O Box 4833 Trenton, NJ 08550-5833

Verizon New York Midland Management 8875 Aero Dr San Diego, CA 92123-2251

Wells Fargo Bank CentralBk Dept VA 7359 PO Box 13765 Roanoke, VA 24037-3765

Yosef Zimmerman 801 Lexington Ave Apt 4H New York, NY 10065-8157